

Figure 1

FIG. 2 is a block diagram of a network system 102. The network system 102 includes a WAN 104, a LAN 106, and a data center 108. The WAN 104 is connected to the LAN 106 via a firewall 112. The LAN 106 includes a router 114, a switch 116, and a server 118. The data center 108 includes a server 120, a storage device 122, and a backup device 124. The server 120 is connected to the router 114. The storage device 122 is connected to the switch 116. The backup device 124 is connected to the server 120. The network system 102 is also connected to a phone client 126 via a network interface 128.

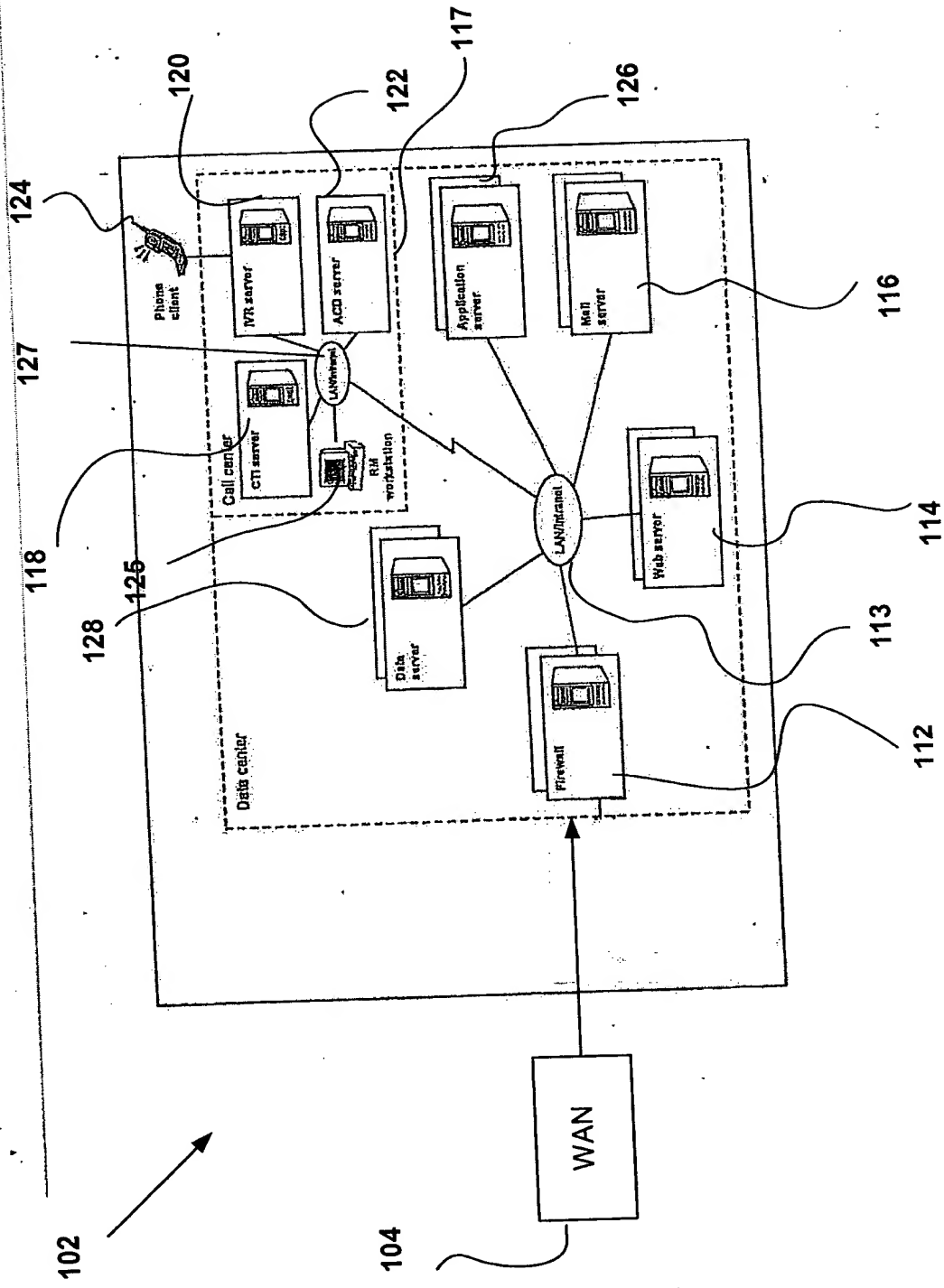
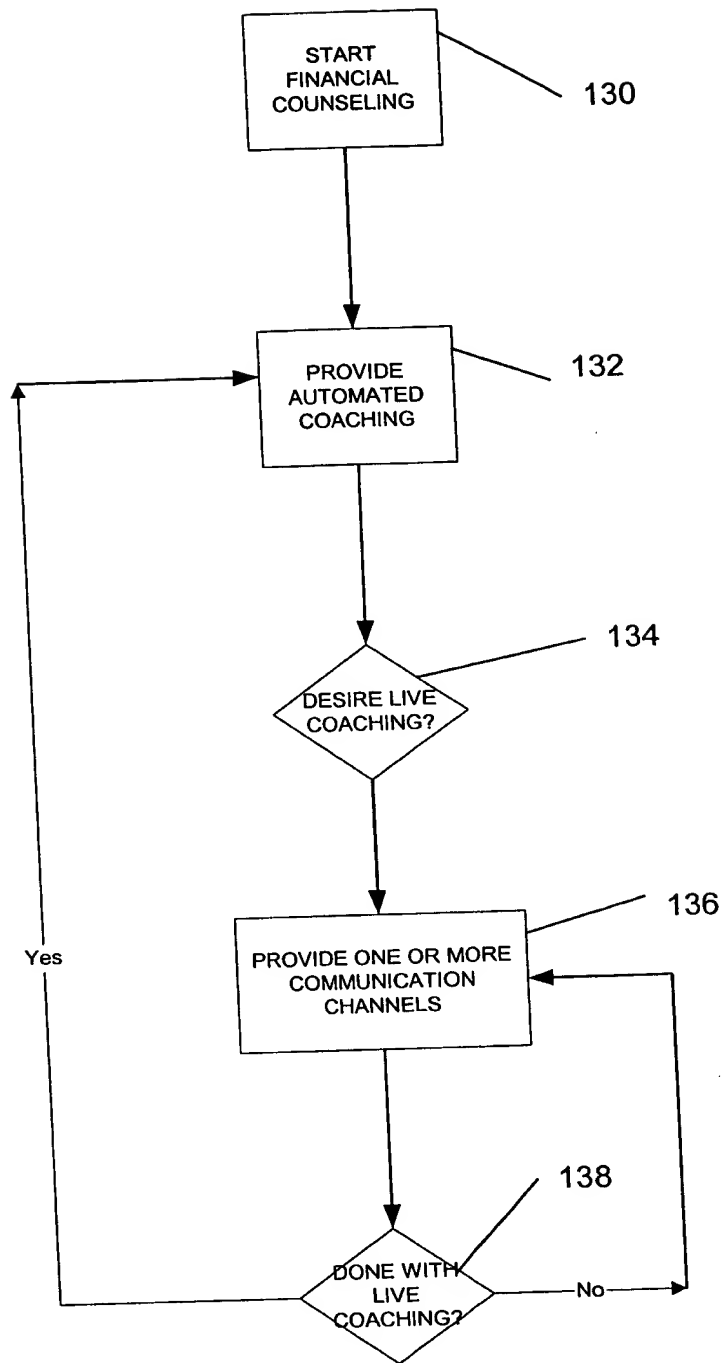


Figure 2



**Figure 3**

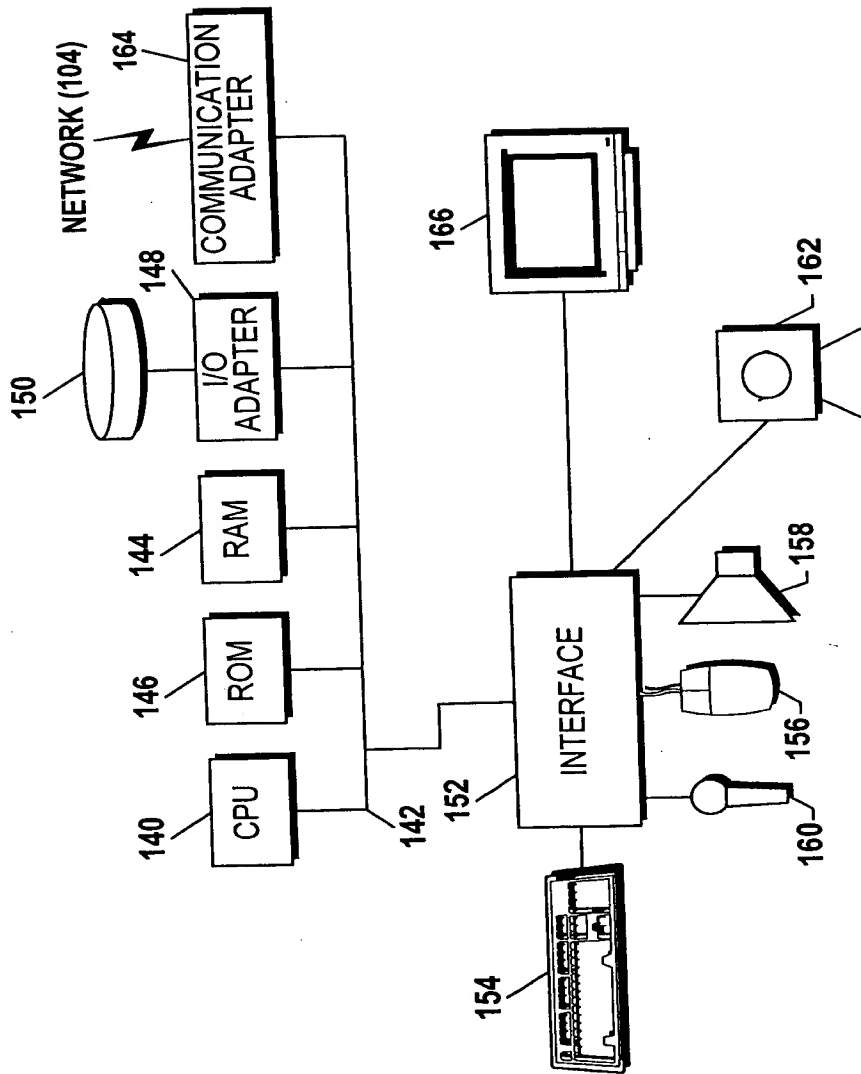


Figure 4

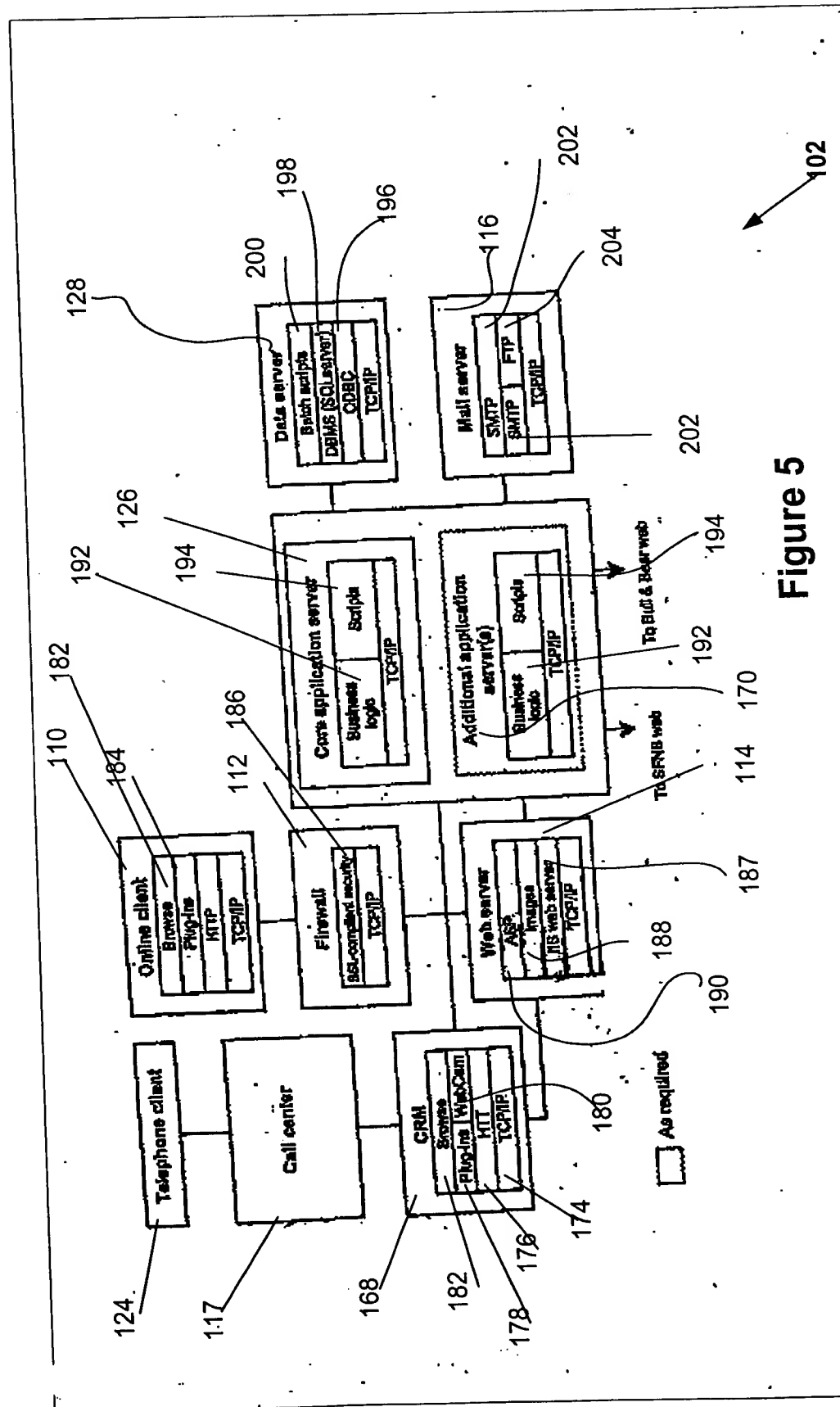


Figure 6 is a block diagram of a system architecture for a coaching application. The system is divided into three main sections: Client, Server, and CSR PC. The Client section (110) includes a Browser (IE 4.0) (182) and an HTML Coaching Dialog Box (210). The Server section (114) includes an IIS Web Server (186) and Applications (126). The CSR PC section (106) includes a CSR PC (106) with IE 4.0 (252), CosmoCall Agent (258), and MS NetMeeting (260). The Client section also includes an MS NetMeeting Session (242) with Customer Help (224), Live Voics (222), Live Video (224), Online Chat (226), and Collaboration (228). The Server section includes an ASP - (scripting tied to Calico API) (240), an ASP Linked to ACD Server (244), an ASP Linked to CosmoCall Agent (246), and Live/Pre-recorded Media (Audio/Video) (248). The CSR PC section includes a Customer Financial Profile (256) and a JDBC Socket (254). The Client section also includes a Java Virtual Machine (232) with Java Applets (230) and Interactive Controls (a.g. for Life Path Model) (234). The Client section also includes an MS Windows Media Player (236) and Streaming Media (246). The Client section also includes a Coaching Engine Rules (250) and a Coaching Engine Rules (250). The Client section also includes a Coaching Engine Rules (250) and a Coaching Engine Rules (250).

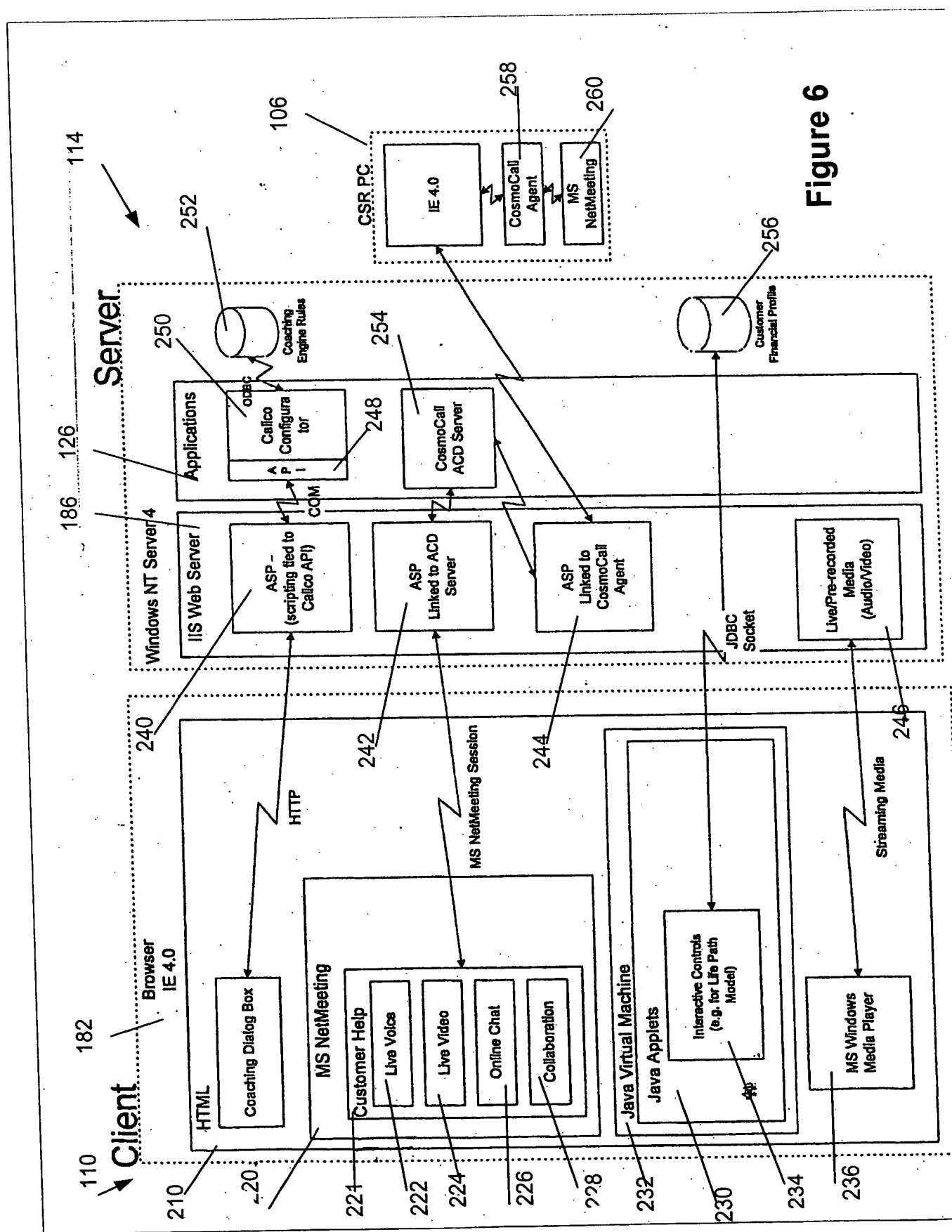


Figure 6

114  
Server

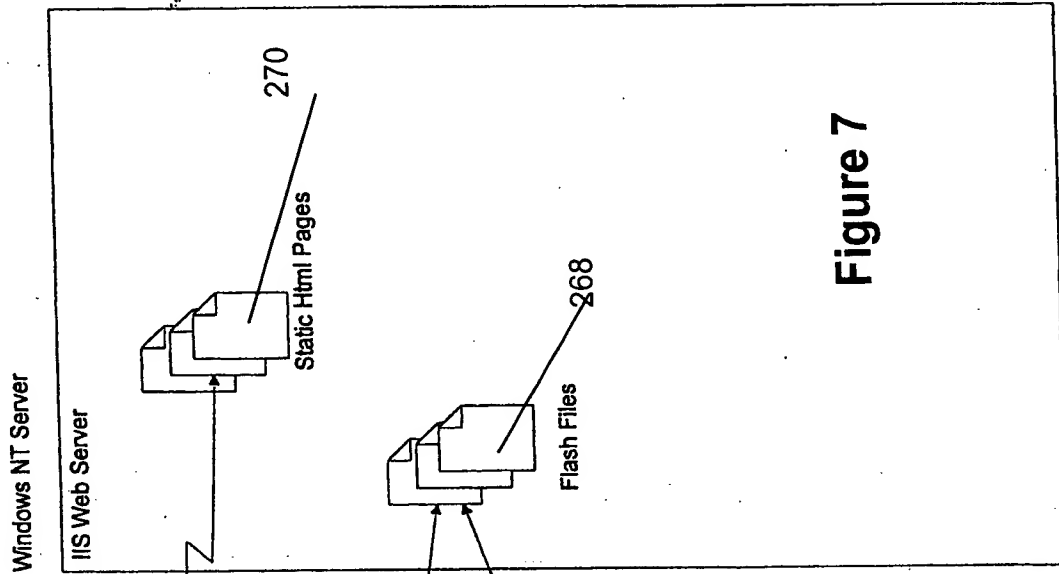
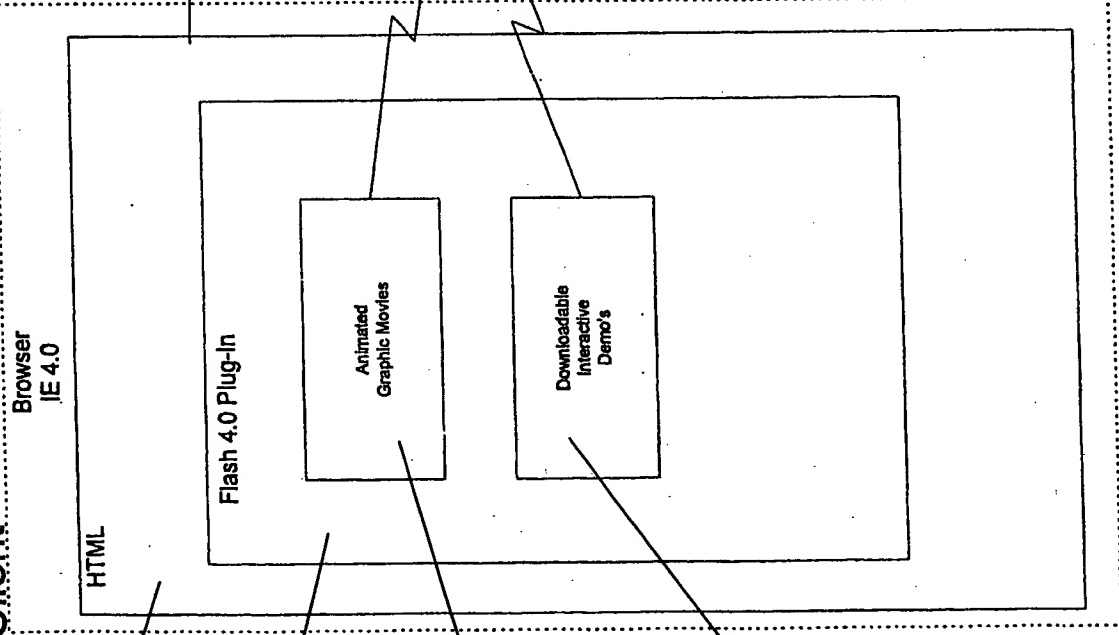


Figure 7

Client

110



106 182 254 274 258 260

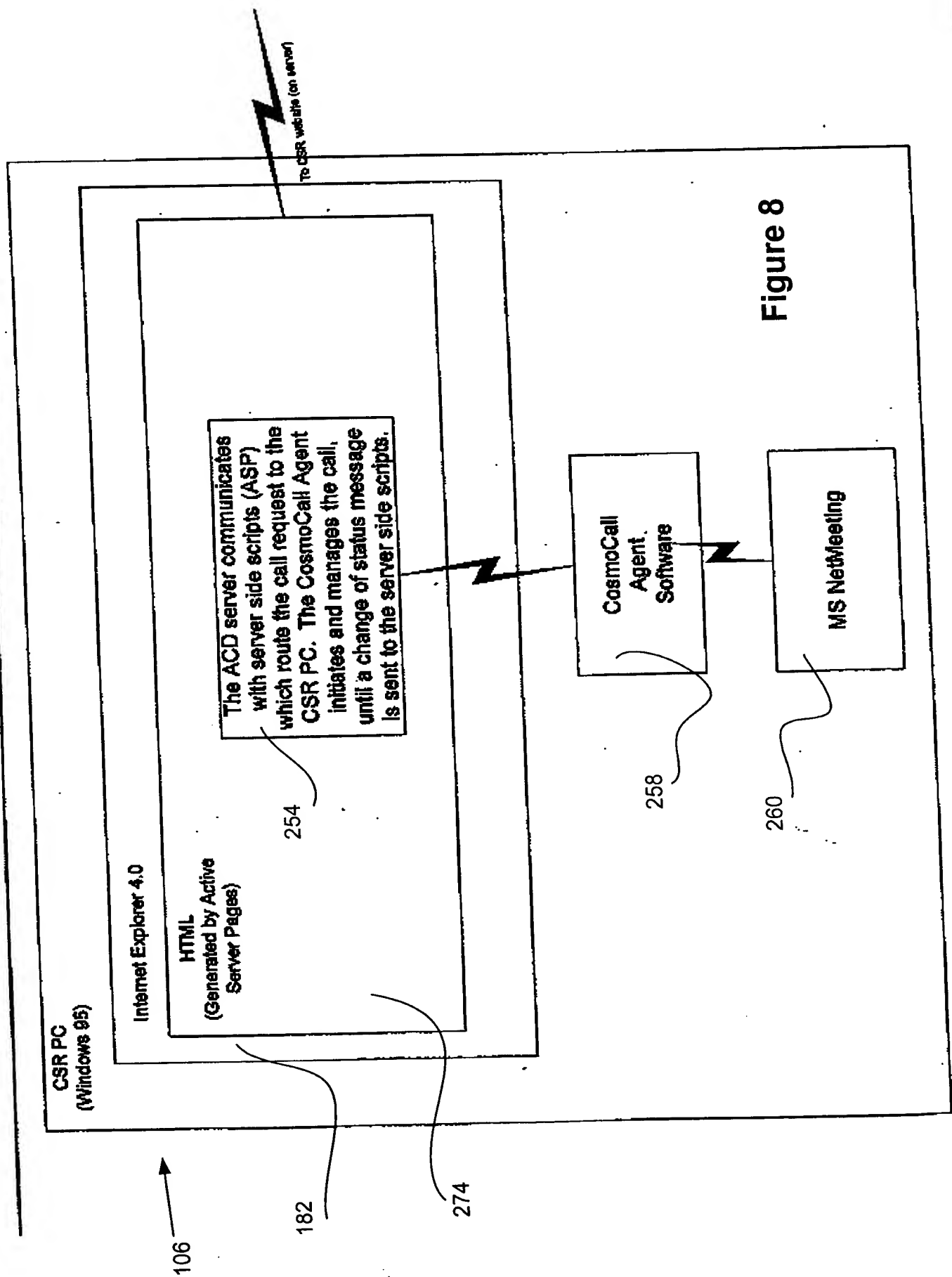


Figure 8



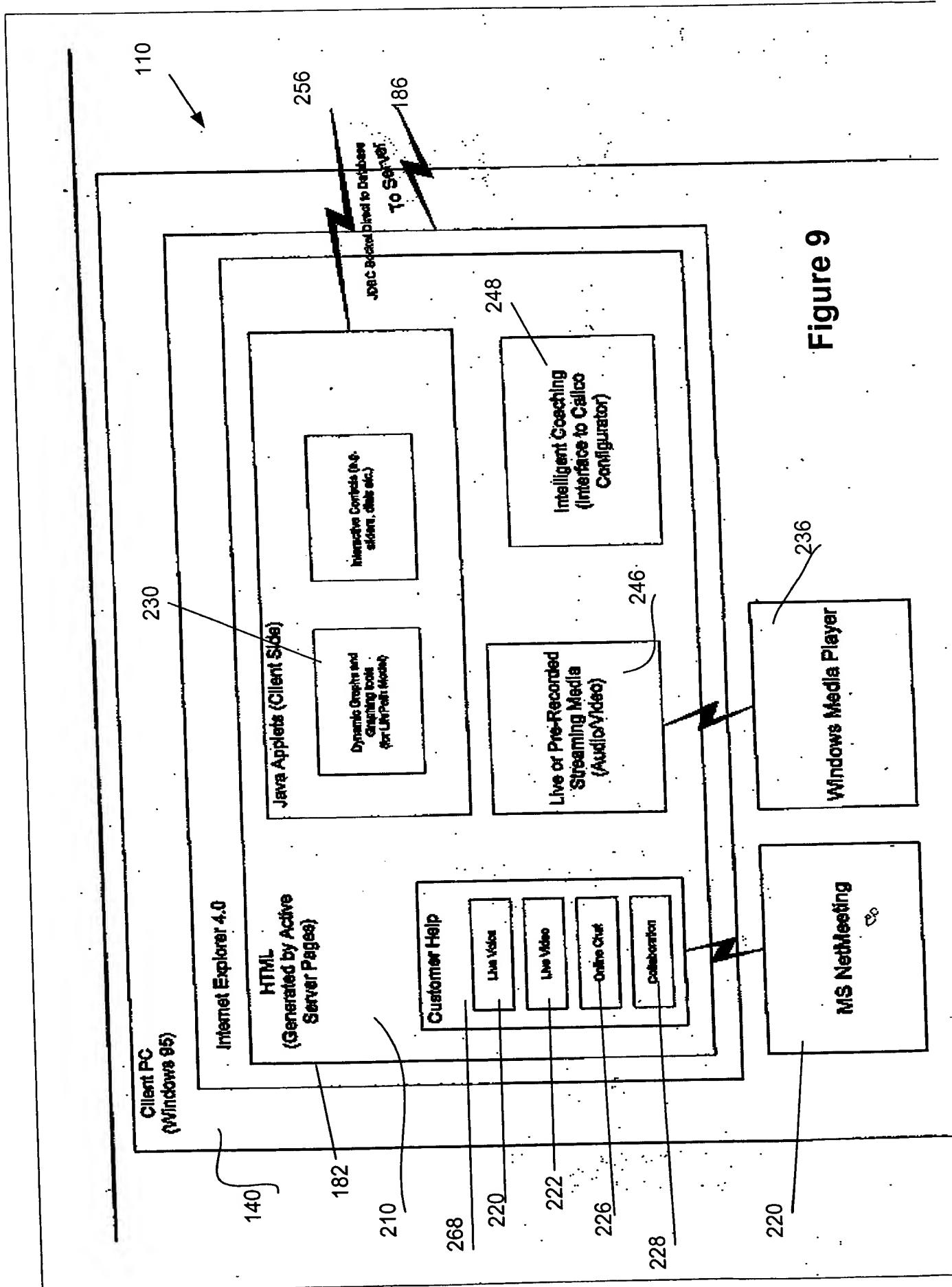


Figure 9

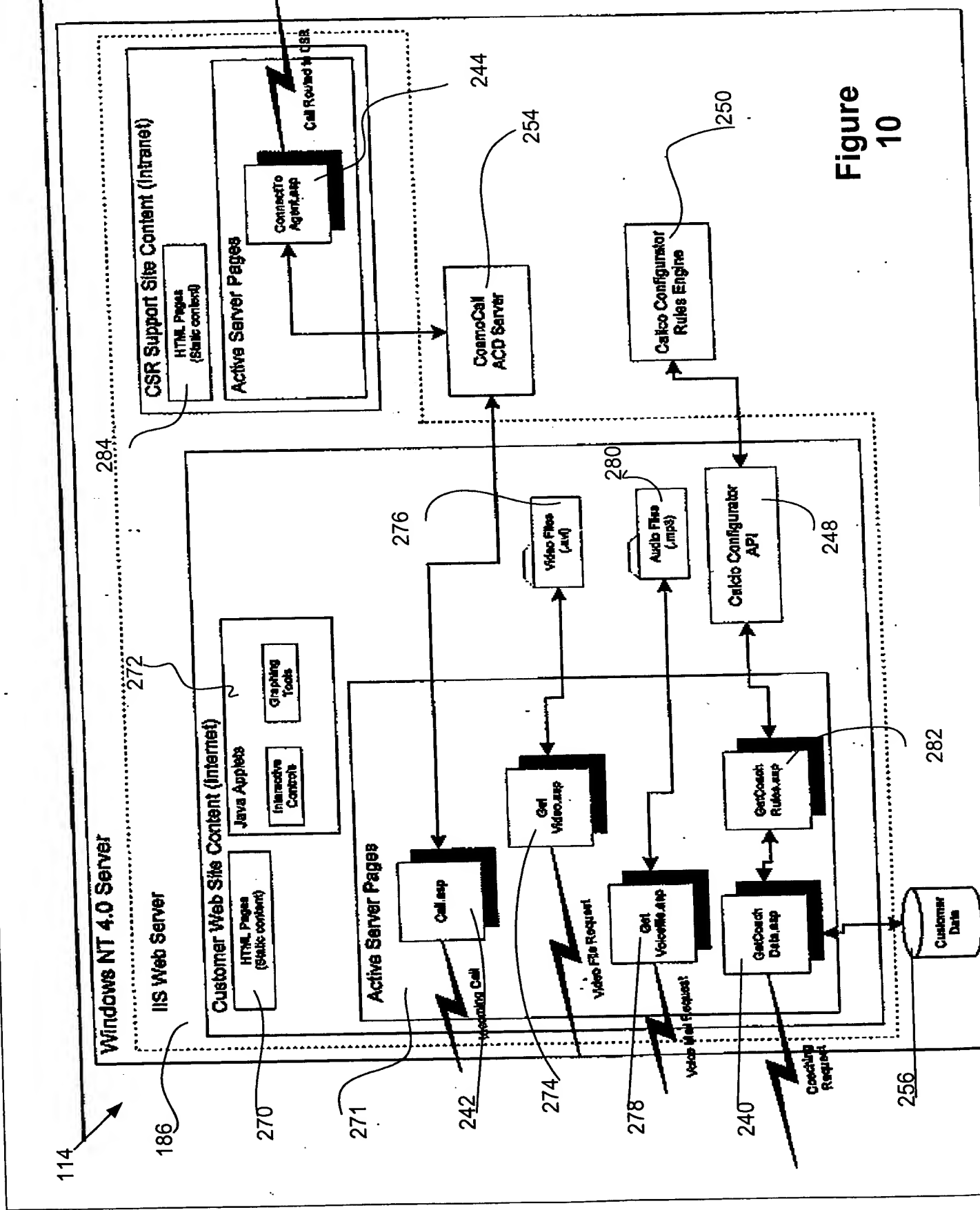


Figure 10

# FUNCTIONAL PROTOTYPE Navigational Relationship "see also"

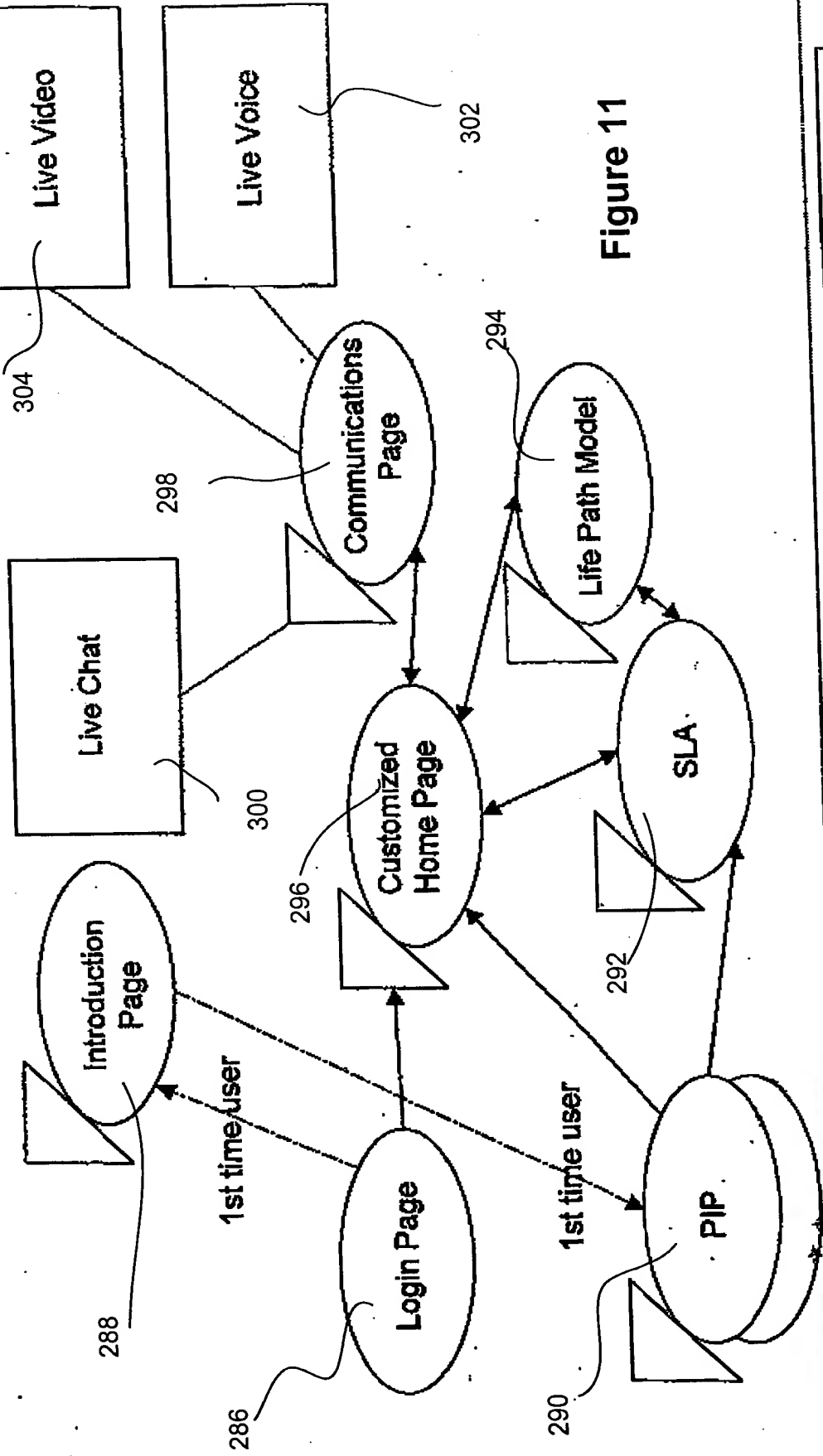
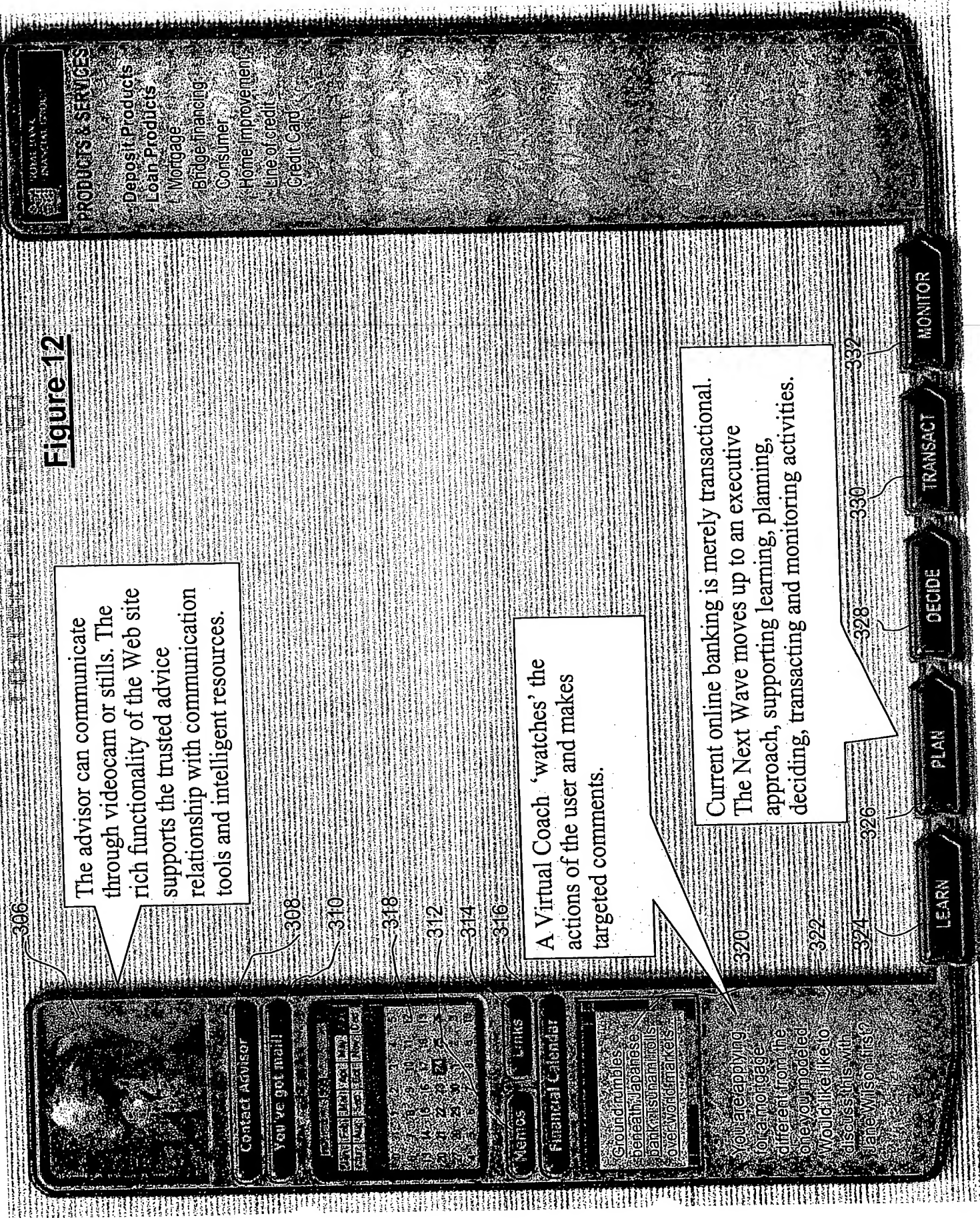


Figure 11

**Figure 12**



The advisor can communicate through videocam or stills. The rich functionality of the Web site supports the trusted advice relationship with communication tools and intelligent resources.

A Virtual Coach 'watches' the actions of the user and makes targeted comments.

Current online banking is merely transactional. The Next Wave moves up to an executive approach, supporting learning, planning, deciding, transacting and monitoring activities.

You are applying for a mortgage different from the one you modeled. Would like like to discuss this with Jane Wilson first?



**DOUGLAS**

Both your home purchase and your children's education are pushing you into the red. Revisit your home purchase plans and consider a tax deferred education savings plan.

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**Include any combination of factors in your risk model...**

**JOE LOES 338**

**DISCOUNT**

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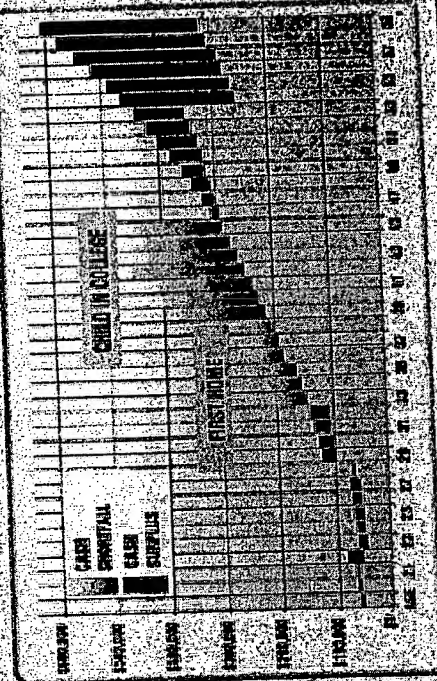
100

*[Illegible text]*

*[Illegible text]*

**THE**

662



## REVIEW

**press each button in turn to  
do a Life Path for all sources  
of revenue and expense...**

# STEFAN

## Figure 13

# MONITOR

TRANSACT

1903

三  
三  
三  
三  
三

# LEARN

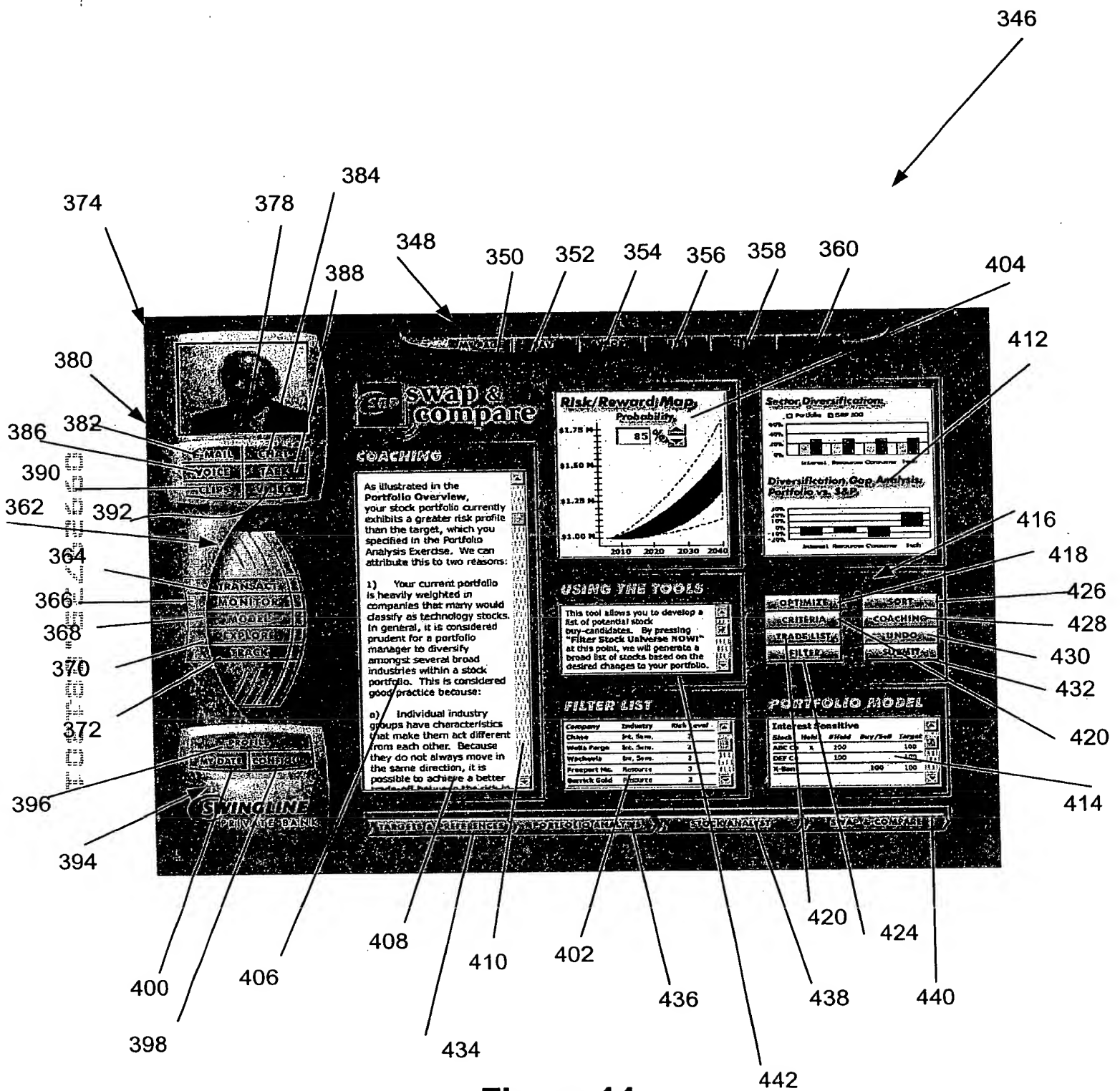


Figure 14